

CLAIMS

What is claimed is:

1. A system facilitating processes associated with financial transactions, comprising:
 - 5 a document management system operative to store documents in association with corresponding transactions;
 - a loan tracking system operative to store transaction-level and loan-level data in association with corresponding transactions;
 - a transaction management system comprising a workflow management engine10 and a notification module; wherein the transaction management system is operative to provide user interfaces facilitating access to documents and data stored in the loan tracking system and the document management system, and to provide user interfaces facilitating the selection of loans associated with a transaction and selection of application services to be performed on the selected loans stored in the15 loan tracking system;
 - wherein the workflow management engine is operative to:
 - monitor the status of at least one transaction in relation to a set of predefined transaction events; and,
 - trigger operation of the notification module in response to a transaction20 event;
 - wherein the notification module is operative to transmit notifications associated with transaction events to corresponding sets of users;
 - a network services gateway operably coupled to a computer network to transmit to, and receive data from, at least one application service;
 - 25 wherein the network services gateway, in response to an order transmitted by the transaction management system, is operative to extract data from the loan tracking system, and compose and route a request to the application service identified in the order,
 - wherein the network services gateway is further operative to receive a

response from the application service and store data associated with the response in the loan tracking system.

2. The system of claim 1 wherein the transaction management system is operative to restrict access to documents and data stored in the loan tracking system and the document management system to privileged users.

3. The system of claim 1 wherein the transaction management system is operative to present a deal home page to users.

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4. The system of claim 3 wherein the deal home page contains links to documents corresponding to a transaction stored by the document management system.

5. The system of claim 3 wherein the deal home page contains a link to a purchase sheet including parameters and data associated with a transaction.

6. The system of claim 1 wherein the transaction management system further comprises a presentation engine; and wherein the presentation engine is operative to extract data from the loan tracking system and generate reports according to predefined templates.

7. The system of claim 1 wherein the transaction management system further comprises a due diligence module facilitating the selection of a sample of loans.

8. The system of claim 7 wherein the due diligence module facilitates the selection of due diligence services to be performed on the sample of loans.

9. The system of claim 1 wherein the transaction management system further comprises a tape analyst module facilitating the selection and ordering of application

services for a plurality of loans.

10. The system of claim 1 wherein the notification module transmits an email notification.

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11. The system of claim 10 wherein the email notification includes a link to a document stored in the document management system.

12. The system of claim 10 wherein the email notification includes a link to a deal home page.

13. The system of claim 10 wherein the email notification includes a link operable to cause the transaction management system to generate and transmit a page-based interface including parameters associated with a transaction.

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14. The system of claim 1 wherein the workflow management engine is further operative to change the status of loans corresponding to a transaction in the loan tracking system in response to transaction events associated with the loans.

20 15. The system of claim 1 wherein the transaction management system further comprises a query tool allowing for searching of loans based on at least one loan data field value.

16. An apparatus facilitating analysis of a pool of loans, comprising
25 a loan tracking system operative to store loan-level data in association with corresponding loans in a portfolio; and
a tape analyst module operative to compare a pool of loans against remaining loans in the loan tracking system to allow for a determination of how acquisition of the pool of loans would affect the risk profile of the resulting portfolio.

17. The apparatus of claim 16 wherein the loan tracking system maintains loan-level data for inactive loans outside the portfolio; and wherein the tape analyst module is operative to compare the pool of loans against the inactive loans.

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18. The apparatus of claim 17 wherein the tape analyst module is operative to determine whether any borrower associated with a loan in the pool is associated with an active or inactive loan in the loan tracking system.

10 19. The apparatus of claim 17 wherein the tape analyst module is operative to identify loans in the pool having matching addresses with loans in the loan tracking system.

20. The apparatus of claim 17 wherein the tape analyst module is operative to
15 determine the number of loans in the pool whose properties lie in the same zip code as active loans in the portfolio.

21. The apparatus of claim 17 wherein the tape analyst module facilitates generation of requests to a fraud scoring application operative to assign a fraud score to selected
20 loans in the pool.

22. The apparatus of claim 17 wherein the tape analyst module facilitates generation of requests to an automated underwriting application service operative to segregate the pool of loans into predefined categories based on an underwriting rule set.

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23. The apparatus of claim 16 further comprising a presentation engine operative to generate a report detailing how acquisition of the pool of loans affects the risk profile of the portfolio of active loans.

24. An apparatus facilitating processes associated with transaction management, comprising

a loan tracking system operative to store transaction-level and loan-level data in association with corresponding transactions;

5 a transaction management system comprising a workflow management engine and a notification module; wherein the transaction management system is operative to provide user interfaces facilitating access to and modification of data stored in the loan tracking system;

wherein the workflow management engine is operative to:

10 monitor the status of at least one transaction in relation to a set of predefined transaction events; and,

trigger operation of the notification module in response to a transaction event;

wherein the notification module is operative to transmit predefined
15 notifications associated with a transaction event to a predefined set of users.

25. The apparatus of claim 24 wherein the workflow management engine is further operative to change the status of loans corresponding to a transaction in the loan tracking system in response to transaction events associated with the loans.

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26. The apparatus of claim 24 wherein the transaction event is the uploading of a report.

27. The apparatus of claim 24 wherein the transaction event is the uploading of data
25 into the loan tracking system.

28. The apparatus of claim 24 wherein the transaction event is the assignment of a user to a transaction.

29. An apparatus facilitating the selection of a loan sample for further analysis, comprising

a loan tracking system operative to store transaction-level and loan-level data in association with corresponding transactions; the loan-level data including a
5 computed automated underwriting category, and

a sample selection tool operative to display, for a given pool of loans associated with a transaction, the number of loans in each automated underwriting category;

the sample selection tool further operative to allow for selection of one or
10 more loans in each automated underwriting category;

wherein the sample selection tool is operative to display the current loan sample size and the target loan sample size during selection of one or more loans by a user.

15 30. The apparatus of claim 29 wherein the sample selection tool allows for random selection of loans within each automated underwriting category.

31. The apparatus of claim 29 wherein the sample selection tool allows for explicit selection of loans within each automated underwriting category.

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32. The apparatus of claim 29 wherein the loan-level data includes additional loan-level data fields, and wherein the sample selection tool further allows for searching and selection of loans based on values of at least one loan data field.

25 33. The apparatus of claim 29 wherein the sample selection tool is operative to randomly search for and select loans associated with a transaction up to the target sample size.

34. The apparatus of claim 29 wherein the apparatus facilitates the selection and ordering of services to be performed on the loan sample.

35. A method facilitating generation of a target loan sample from a pool of loans for further analysis, the loan pool segregated into a plurality of underwriting categories, the method comprising:

receiving a target sample size;

displaying, for a given pool of loans associated with a transaction, the number of loans in each automated underwriting category;

10 allowing for selection of loans from each automated underwriting category up to the target sample size;

allowing for searching and selection of loans from the pool based on at least one loan-level data field up to the target sample size; and,

randomly selecting additional loans from the pool up to the target sample size.